

[Date]

[Unit Owner Name]

[Unit Number]

[Property Name]

[Property Address]

Subject: Notice of Annual Condominium Insurance Coverage Renewal

Dear [Unit Owner Name],

This letter serves as formal notification that the master insurance policy for [Condominium Association Name] is scheduled for renewal on [Renewal Date].

Maintaining adequate insurance is essential to protecting your investment and ensuring the financial stability of our community. The Board of Directors has reviewed the current requirements and appraised values to ensure our coverage remains compliant with state laws and our governing documents.

Summary of Coverage:

- **Policy Period:** [Start Date] to [End Date]
- **Carrier:** [Insurance Company Name]
- **Master Deductible:** \$[Amount]

Important Reminder for Unit Owners:

The Association's master policy typically covers the common elements and the building structure. It does not cover your personal belongings, personal liability, or specific interior improvements. We strongly recommend that you contact your individual insurance agent to update your **HO-6 (Unit Owner) Policy**.

Please ensure your personal policy accounts for the master policy deductible mentioned above, as unit owners may be responsible for this amount in the event of a claim originating from their unit.

Proof of your updated HO-6 policy should be submitted to the Management Office by [Deadline Date].

If you have questions regarding the master policy, please contact [Management Contact Name] at [Phone Number/Email].

Sincerely,

[Name]

[Title/Board of Directors]

[Condominium Association Name]